UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY

Jeffrey Heldman, Esq. (013302012) VAZQUEZ HELDMAN 18 Hook Mountain Road, Suite 201 Pine Brook, New Jersey 07058 (973) 434-7062

Attorneys for Defendants Premier Waterproofing LLC, Sam Shear, and Mike Winberg

LARAINE CONTE and JANET GUARINO,

Plaintiffs,

VS.

SAM SHEAR and MIKE WINBERG Individually and as Principals, Managers of def. PREMIER WATERPROOFING LLC, and JOHN DOE and ABC CO.. CERTIFICATION OF MIKE WINBERG IN SUPPORT OF DEFENDANTS' MOTION TO COMPEL ARBITRATION

Returnable: November 1, 2021

Civil Action No.: 3:20-cv-16458

Defendants.

I, Mike Winberg, of full age, hereby certify as follows:

- 1. I am named individually as a defendant in the above-referenced matter and I have personal knowledge of the facts stated herein.
- 2. On or about February 17, 2018, I met with the Plaintiffs, Laraine Conte and Janet Guarino, and another sister Terrie Guarino, regarding water/moisture in the home of Ms. Conte.
- 3. At that meeting we discussed the scope of work to be performed by Premier Waterproofing LLC and the cost for performance.
- 4. The Plaintiff's initially had contracted with a competing waterproofing company prior to my meeting with them, but they ultimately decided that Premier presented a better product over its competitor.
- 5. Subsequent to my in-person meeting with the Plaintiffs, I emailed Ms. Conte, Ms. Janet Guarino and Ms. Terrie Guarino a copy of the proposed contract for services. Annexed hereto as "**Exhibit W1**" is a true copy of the email and proposed contract for services.

- 6. Ms. Conte requested a referral for financing to which I suggested she first speak with a company called EnerBank. See **Exhibit W1**.
- 7. However, Ms. Conte could not get approval for financing with EnerBank because her credit rating is allegedly not good.
 - 8. Thus, I suggested plaintiffs try an alternative company called GreenSky.
- 9. Again Ms. Conte could not get approval from GreenSky so her sister, Plaintiff Guarino, wished to apply to GreenSky to pay for Premier Waterproofing's services.
- 10. In order to apply for financing to pay for property one does not own, GreenSky requires such person to be named on the underlying contract.
- 11. Therefore I revised the contract to include Plaintiff Guarino's name. Annexed hereto as "**Exhibit W2**" is a true copy of the revised contract.
- 12. On February 22, 2018, Plaintiff Guarino executed a GreenSky loan application acknowledgment and a GreenSky borrower form. Annexed hereto as "**Exhibit W3**" are true copies of the two (redacted) forms executed by Ms. Guarino.
- 13. On March 4, 2018, 2:24 p.m., I emailed Plaintiffs an outline of the GreenSky financing terms along with an updated contract for services which contained both Plaintiffs' names. Annexed hereto as "**Exhibit W4**" is a true copy of the email and amended contract for services.
- 14. Subsequently, on March 4, 2018 at 4:00 p.m., I exchanged text messages with Janet Guarino in which she affirmed that she read and understood my email from earlier in the day, and explicitly stated "everything makes sense to me". Annexed hereto as "**Exhibit W5**" is a true copy of the text messages.
- 15. I took that text message at face value which meant all the terms of the contract, as well as financing, were understood by the Plaintiffs.

16. On March 15, 2018, after Premier completed its contracted for services, and payment was authorized by Plaintiffs, I emailed Plaintiffs a copy of their contract marked "paid in full." Annexed hereto as "**Exhibit W6**" is a true copy of the email and contract marked "paid in full."

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by are willfully false, I am subject to punishment.

| BY: | Haraes | winderg |
|-----|------------|---------|
| | MIKE WINBE | RG |

Michael Winham

Dated: October 1, 2021



Audit Trail

TITLE

Certification of Winberg MTC.pdf

FILE NAME

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STATUS

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Document History

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10 / 01 / 2021

Sent for signature to Mike Winberg (winbergmike@aol.com)

17:44:49 UTC

from jheldman@vazquezfirm.com

IP:

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10 / 01 / 2021

Viewed by Mike Winberg (winbergmike@aol.com)

VIEWED 17:50:02 UTC

IP:

10 / 01 / 2021

Signed by Mike Winberg (winbergmike@aol.com)

SIGNED

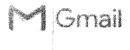
17:50:31 UTC

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10 / 01 / 2021

17:50:31 UTC

The document has been completed.



Jeffrey Heldman <jheldman@vazquezfirm.com>

From: <winbergmike@aol.com>
Subject: Premier Waterproofing

Date: February 17, 2018 at 3:39:37 PM EST

To: Laraineconte@yahoo.com

Cc: guarino118@comcast.net, terrieguarino@yahoo.com

Laraine.

It was my pleasure meeting with you today. I hope our consult provided some compelling insight as to why we should be the best choice for solving your Basement Waterproofing and foundation Concerns. As promised, I have prepared your estimate for review (in the below PDF attachment). I realize you are eager to resolve this concern immediately, with your permission we can start Feb 28th.

As I mention, we have 22 years of perfect craftsmanship experience. We have never had a service call in 22 years. We have earned an "A" rating with Home Advisor, am "A" rating with Angies list, An "A" rating with Best Picks, an "A" rating with BBB and "A" rating with our customers - we offer the best price, best service and best lifetime warranty.

All details of the scope of work have a line item. If you have any questions or concerns, please contact me directly on my cell phone at 609-964-8008 or by email.

For financing Options > Just call EnerBank...

Please call 866-405-7600, our dealer # 10319 Premier Waterproofing As I mentioned, EnerBank has 0% to 9.99% plans.... all of which have a fee. Make sure they add the fee to our contract amount.

Basement Waterproofing Engineered Weep Holes - YouTube

▶ 2:29

https://www.youtube.com/watch?v=eFGpPIKdVVs8

Mar 5, 2016 - Uploaded by Michael Winberg

You can't imagine how much water is trapped your in block walls that is causing mold and foundation decay ...

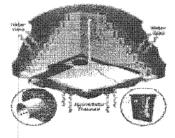
Kind regards, Mike W, Jim R & Sam S Premier Waterproofing,LLC 215-295-7417 215-882-0444 Jim's Cell 609-964-8008 Mike's Cell www.premierwaterproofing.com

3 attachments

nr2



attachment.jpeg 5K



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laraine Conte 78 Wilburtha Rd Ewing NJ 609-883-8624.pdf

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252 Walton Drive Morrisville, PA 19067 Phone: 215-295-7417 REMIER WATERPROOFING, 11.0

Proactive Waterproofing - Crawispace Membranes - Mold Solutions - Rhino Carbon - Grip Tite Wall Anchors & Basement Finishing

| Date: | 2-16-2018 | Survey Date: | 2-16-2018 | Install date | 2-28-2018 |
|--------|------------------------|--------------|--------------|------------------|-----------|
| Name: | Laraine Conte | Address: | 78 Wilburtha | Rd Ewing NJ | |
| Email: | Laraineconte@yahoo.com | Contact: | 609-883-8624 | / Cell 609-571-8 | 3524 |

Herein referred to as owner, for contract work to be performed at premises set forth above, according to the following terms and specifications. All proposals are based on the humeowners description of the problem and their accomplish list. All work to be completed according to the standard practices. Our workers are fully covered by workmen's compensation insurance. Payment is to be made in full upon completion. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders, and will become an extra charge over and above the estimate. Premier Waterproofing is a licensed contractor in both Pennsylvania PA047568 and New Jersey 13VH05770200.

If your project is inclusive of installing an interior Sub Soil Pressure Relief System We will remove a section of floor (approximately 10 inches wider than the footer and to 10 inches deep) or according to depth and width specified by the manufacture, or design, around the perimeter of the basement floor or areas specified in the contract. These measurements can vary depending on the thickness of the floor and the size of the footer. Walls that exhibit hollow core blocks will have weeps holes installed at the bottom of the first course block or at the base of the foundation. Weep holes are drilled into every hollow core of the block and the mortar joint. Weeps holes are necessary to drain water from the block, into the pressure relief system. If cores are filled, our foreman will discuss needed design changes and extra charges with you. Seepage problems to a monolithic poured foundation will exhibit the same system, however we will build/form box ledge method back to the cove joint area. If you purchase a Santa Fe dehumidifier it will be connected to the sump pump management station. Installation of the system does not include painting, finishing corpentry, installing any electric work, or replacement of floor tile or corpeting unless specified in this contract.

Basement > Relative Humidity 70.6%R/H Basement Temperature 68.1 degrees Time 3:30pm

Problem: Hydro Static Pressure Seepage - Visible Toxic Mold & Air bourn Mycotoxins - Efflorescence - Water trapped in block walls Scope of work to performed: Design a Proactive Dry all the time waterproofing Design / Disinfect Fungicide + Apply Antimicrobial Coating

Customer agrees to keep the driveway and parking area clear for parking of trucks and storage of materials.

- 1) Set-up Air Scrubber machine and containment to provide a proactive environment cover items in basement with Plastic shield
- Foundation Waterproofing Solutions: Stage 20 yard dumpster > remove all contaminates / moldly items
- 3) Install 175 Inft of Sub Soil 4" Double wall Interior ADS Pressure Relief System: (((all Basement walls))) \$ 11,310
- 4) Our Team will open the trench 10 inches wider than the footer and dig to 10 inches deep (to create 2" gravity slope to the sump system
- 5) Install Trench Membrane to filter sediment deposits from entering the drainage pipe
- 6) Drill engineered weep holes in lower course block, to relieve capillary action
 - After the System is sloped, we will install the drainage pipe. Then back fill trench... with 34 washed stone then install a vapor barrier
- Next, we will install Mira Drain Storm Flow panel at the cove joint at a 90 degree position / then Re-Concrete floor back to like kind
- Install (2) Closed lid Jackel Sump pits > to reduce relative humidity and radon gas
- \$ 1,700 10) Install (2) Sump Systems: Primary (1/3hp) Zoeller Sump Systems (2400 GPH) with 1 1/2 inch Discharge line + Check Valves
- 11) Fungicide walls and ceiling with Fosters 40/80
- 12) Apply Fosters 20/45 Antimicrobial Coating (white) to foundations walls where exposed
- 13) Install (1) Santa Fe Classic dehumidification system with MERV 11 HEPA filter Air Filtration system
- 14) Install (4) Hydrophobic Polyurethane ZERT PORT crack Injections
- Broom Clean work area. Test System. Haul Dirt and Concrete Only-Lifetime Transferable Warranty on Pressure Relief System!

\$ 4,700

\$ 1,750 \$3,900

\$ 21,000 Cost

Not included in this contract, but for future consideration:

| Attention Produ | action Department: Pl | ease stage these it | ems for the above | DIO CECL |
|----------------------|---------------------------|---------------------------|-----------------------|---------------------------|
| Yes Use Drop Clothes | Yes Examine Pooter | 175 Sub Soil Drainage Sys | 2 Mold & Radon Racin | 4 Crack Injections |
| Negative Air Mac | Ves Drill Weep Holes | 175 Trench Membrane | 2 1/3 hp Zoeller Sump | Replacement windows |
| Yes Containment | Yes Disinfect & Fungicide | 175 Trench Vapor Barrier | 1 /2 hp Zoeller Sump | Grip Tite Wall Anchors |
| Open Sheet rock | Mold Fagging | 175 Mira Drain Panel | 3/4 hpp Zoeller Sump | Under Pining |
| Demo shelves | Thermal Armor | Surface Trench Drain | Pro Series Back Un | I-Beam supports |
| Cut Studs | Yes Mold Paint EPA | Stair well Wrap | 1 ½ Discharge Line | 1 Sama Fc 2500 sqft syste |
| 30 Yard Dumpster | Caliwell Mold Coating | Oil Tank Wrap | Burry Discharge | Vortex Floor Mcmbrane |

Total Price of the Waterproofing Agreement with all discounts and coupons applied: 21,000 First Day Draw Payment 50%: Balance due at completion Waterproofing: 21,000 Financing Ener Bamk

Projected Project Start Date Feb 28, 2018 Projected Project Completion 5 day or less

Terms and agreements:

Any delays caused by the weather, materials (damaged or late) labor disputes, municipal or county approvals, acts of war or acts of God will change the start and finish date a <u>minimum</u> of one day for every day lost to the above date. Any delays in receiving customer's deposit, schedule draw payments, change order payments will change the finish date a <u>minimum</u> of one day for every day lost to the above date. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders from the signing agent, and will become an extra charge over and above the original contract. All change orders need to be paid in full - before work begins.

WARRANTY:

Interior drainage systems/ Sub-soil Pressure Relief Systems have a" life time" warranty against seepage and defect at the cove joint. Warranty is automatically transferable to all subsequent owners. Partial systems have a "limited warranty" to cover only the area in which the system was installed - against seepage and defect at the cove joint. Any wall cove joints(s) that have been omitted by the customer/signing agent have no warranty. Exterior Drainage systems have a 5 yr Warranty. We recommend repairing all structural issues and concerns when finishing your basement. Ask your Design Consultant for the most proactive design. Sump pump motors have a 1 year separate warranty against defect. Roughcasting has a 2 yr. Warranty. Santo Fe"Dehumidifiers' have a 1 year Factory Warranty. Grip-Tite Stabilization Pier's and Grip ZERT PORT Crack injection have a lifetime Transferable warranty. Tite Wall Anchors - See manufactures warranty. RHINO Carbon Fiber Wall Stabilizers Straps have life of the structure warranty - See manufactures warranty. Antimicrobial costing - see manufacture warranty. Thermal Armor has a 5 year limited warranty against defect: We don't warrant against malicious conduct or accidental tears, ruptures or vandalism to the Thermal Armor Vapor Barrier. However, repairs can be scheduled at a moderate

Unforeseen Conditions: all though it is unlikely, some basement foundations—have been backfilled with construction debris, large amounts of concrete, shale, granite and houlders, or may exhibit an underground stream—which may prevent us from performing our scope of work. With that said, Premier Waterproofing reserves the right to concet this contract upon opening the floor should conditions exist which would prevent the installation of a Pressure Relief Systems—and its components. Customer/signing agent agrees to hold Premier Waterproofing—hormless for any monetary value which may result from cancelation of this contract. Premier Waterproofing—will re-cement the floor to its original height and level before we leave the property; should this problem exist. Premier Waterproofing will refund your deposit within 30 days of the installation date. We look forward to exceeding your expectations.

Basements that have defective or damaged items: This agreement is based upon the assumption where applicable that our installers will be able to remove any defective item without incident. When our installation team has access to all defective or damaged items, additional problems may become apparent and additional repairs and costs may be required. Premier Waterproofing cannot be held responsible for oid corroded plumbing that may be leaking or may leak if disturbed, dangerous electrical problems or insufficient floor thickness or pre-existing wall and floor crucks. Premier Waterproofing cannot be held responsible or liable for existing code violations, required appareds, or scape inclusions that may be required to be corrected or added by the construction code official, building inspector or their subordinates – if you haven't authorized us to do so, in this contract.

EXCLUSIONS: Premier Waterproofing,LLC does not warrant against conditions over which we have no control, such as, but not limited to: floods, water entering over the still plate, window well seepage, frozen or clagged discharge lines, loss of power, unplugged sump motors, power outages, defective or burnout sump motors, battery back-up systems: We do not provide a warranty for floor or wall cracks that may leak - if they are not specified in the contract for repaired. Premier Waterproofing,LLC shall be held harmless for pre-existing structural damage, conditions of masonry, damages to buried oiled lines, backing up sewer systems, sealing pipes, condensation, porous or mud filled blocks from iron ore residue. Premier Waterproofing,LLC shall be held harmless for any damage caused by specialty contractors or tradesmen not offiliated with our company. We are not responsible and do not guarantee any damage to personal property or items in the basement.

Any holder of this contract is subject to all claims and defenses which the owner could assert against Premier Waterproofing, LLC. Recovery by owner or any successor of the owner under this contact shall not exceed amounts paid to Premier Waterproofing, LLC. Any unpaid balance due from the signing agent, owner or successor beyond the completion date is subject to a daily interest rate of 1.25% per day, in addition to, all legal fees. Any disputes, controversies or claims between Owner / Signing Agent and Premier Waterproofing, LLC, including but not limited to all statutory claims and all claims that arise from, or related to this contract, or the work to be performed by Premier Waterproofing shall be resolved by arbitration administered by the B.B.B. (Better Business Bureau) or legal consul in Bucks County, PA.

| Onnerior I | n date is subject to a duty interest rate of 1.25% per day, in dudition to, dillegal joes. My displayed to a duty interest rate of 1.25% per day, in dudition to, dillegal joes. My displayed to this contract, or the work to be performed by Waterproofing shall be resolved by arbitration administered by the B.B.B. (Better Business Bureau) or legal consul in Bucks County, PA. |
|-------------------------------------|--|
| rremier s | variet praiging shall be I estimed by an intraction annumber of by the states of the s |
| | Owner's Acceptance |
| The Owne that they work as sj | er(s) or Trustee upon signing this agreement represent(s) and warrants that they are the Owner(s) or Owners representative of the aforesaid premises and have read this agreement. The above prices, specifications, conditions and separate warranty are satisfactory and hereby accepted. You are authorized to do the accified. |
| Χ | The contract |
| Custo | mer's / Agent Authorization |
| Sam | Shear Mike Winberg 2-16-2018 |
| X | date |
| Design | Consultants for Picanici Waterproofing LLC sampar56@vahoo.com |
| | Right of Rescission |
| A COPY O | vicancel this agreement at any time before midnight of the third business day after receiving of this agreement, you must either: signed & dated written notice of cancellation by registered or certified mail, return reciept requested; or, fax a copy to use of cancellation to: Premier Waterproofing 252 Walton Drive Morrisville PA 19067 1-215-295-6168 |
| | |

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|---------------|-------------------------|--------------------|----------|------------------------------|--|
| Pennsyl | vania | | | • | |
| Lincoln | Kaji | Southampton | Pa | 215-808-4743 | |
| | Kearney | | PA | 267-212-3676 | |
| | Howthorne | , m | PA | 215-364-2510 | |
| Elena | Grinberg | | PA | 267-210-8008 | |
| Kathy | Schuck | - | PA | 215-582-9493 | |
| Dave & | | * | PA | | Newtown Methodist Church Congress St |
| Sall & R | | Newtown | PA : | 215-579-4166 | The state of the s |
| Shannoi | n Wilson | Newtown | PA | 267-243-9800 | |
| Frank | Pratico | Newtown | PA | 215-990-4093 | |
| Debra | Buchanan | Newtown | PA | 609-510-7952 | |
| David | kelin | Newtown | PA | 215-579-1526 | |
| Carl | Mockenhaupt | Newtown | PA | 267-980-5090 | |
| Lisa | Clark | New Hope | PΛ | 215-630-8641 | Grip-Tite Wall Anchors + Waterproofing |
| Dr. Fred | Mallen | Yardley | PA | | Grip-Tite Wall Anchors + Waterproofing |
| Ed | Murray | Yardley | PA | 215-570-6828 | |
| Dr. Fred | Mallen | Yardley | PA | 215-493-8832 | |
| Jaewan | Kim | Yardley | PA | 609-213-5152 | |
| Diane | Rigby | Yardley | PA | 267-229-1289 | |
| Dr. | NoorChashm | Yardley | PA | 215-593-0596 | 200 yr Old Home Rough Casting |
| Diane | | Yardley | PA | 215-295-6306 | |
| | e Gallagher | Yardley | PA | 215-321-4106 | Angie's list |
| Mike | Donovan | Yardley | PA | 267-799-6089 | |
| Pat | Gould | Yardley | PA | 215-493-8839 | |
| Mary | Ryan | Yardiey | PA | 203-247-9773 | Angie's List |
| | Swan | Yardley | PA | 215-378-3921 | |
| John | Cogswell | Yardley | PA | 919-619-1812 | |
| | LaMarre | Yardley | PA | 734-709-0596 | , |
| ~~ | i Wessling | Yardley | PA | 215-493-0831 | |
| | Comolli | Yardley Boro | PA | 215-493-1276 | |
| Nick | Ettorre | Washington X | PA | 215-493-6153 | |
| Jeff | Brown | Washington X | PA | 215-493-4865 | |
| Tom | Yocum | Buckingham | PA | 215-262-9333 | |
| | Gouterman | Doylestown | PA | | 2 / 973-228-6865 200yr Old Home Rough Casting |
| Tony | Elias | Doylestown | PA | 215-880-4353 | |
| Pam | Girman | Doylestown | PA | 267-934-7340 | |
| Carl | Zentmayer | Doylestown | PA | 267-210-4092 | |
| Bob | Butts | Doylestown | PA | 215-345-0663 | |
| | s Powell | Lower Gynedd | | 215-280-0418 | |
| | Parker | Norristown | PA | 610-322-1573 | |
| | na Gallen | Norristown | PA PA | 610-324-866(| |
| | Perrymore | Paoli Erwinna | PA | 610-506-8689 610-207-680 | |
| Cindy Geff | Reed Rapp | Ivy Land | PA | 215-441-942 | |
| lustin | | Langhorne | PA | 215-260-805 | |
| | t Lighter | Middletown | PA | 215-702-136 | |
| | Cimino | Bensalen | PA | 215-778-741 | |
| | Billington | Morrisvile | PA | 609-635-241 | |
| | en McMahan | Morrisville | PA | 267-879-0324 | |
| | r Kirlin | Morrisville | PA | 215-295-082 | |
| Kim | Short | Bristol | PA | 215-526-4378 | 3 |
| Todd | ian Day Care Glackin | Bristol Croydon | PA | 215-266-4729 | |
| Scott | Strock | Croydon Phila | PA Pa | 215-586-3199 610-213-5326 | |
| DEUL | JUULN | z" #3114# | ria | 010-213-5326 | • |

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|---------------|------------------------|---------------------------|-----------------|--------------|--|
| New J | ersey | | | | |
| Bill | McDonald | Hopewell | NJ. | 609-333-8779 | |
| Stanly | Jacobs | Hopewell | NJ | 609-906-6339 | Grip-Tite Wall Anchors + Waterproofing |
| Pete | DiBattiate | Princeton | NJ | 609-921-1376 | * |
| Josh | Schaevitz | Princeton | NJ | 609-375-5430 | Angie's List |
| Christ | ine Bailey | Pennington | NJ | 614-800-5032 | * |
| Justin | Goldberg | Pennington' | NJ | 410-935-2119 | Angle's Basement Finishing + Waterproofing |
| Joan | Brosko | Pennington | NJ | 609-737-2854 | • |
| Alysoi | ı Emmer | Pennington | NJ | 818-212-6089 | |
| Rob | Belli | Pennington | NJ | 240-432-5379 | |
| Don | Wentzel | Pennington | NJ | 609-558-1006 | • |
| Barba | ra Wooley | Lawrenceville | | 609-529-6653 | |
| Chris | Warkala | Lawrenceville | NJ | 609-613-8692 | Angle's Basement Finishing + Waterproofing |
| | ll Godfey | Lawrenceville | , | 609-647-9449 | x3 |
| David | Price | Lawrenceville | NJ | 609-530-0953 | Basement Finishing + Waterproofing |
| Andre | w Heyman | Hamilton | NI | 609-577-2282 | Angie's List |
| | Polcari | Hamilton Twp | | 609-577-5595 | |
| Bill | Davalla | Hamilton | NJ | 609-585-8053 | |
| Adam | Rothchild | Hamilton | NJ | 609-587-0736 | |
| Scott | Fairfax | Hamilton | NJ | 908-963-8884 | • |
| John | Toto | Hamilton | NJ | 609-851-9664 | , |
| Mike | Bechman | Burlington | NJ | 215-989-0558 | |
| Betty | Sullivan | Burlington | NJ | 609-417-8056 | |
| Joann | Koval | Wrightstown | NJ | 609-758-2534 | |
| Ike | Obi | Trenton | NJ | 908-968-3799 | |
| Mike | Lysenko | Trenton | NJ | 732-236-5092 | |
| Sherr | i Preische | Trenton | NJ | 609-392-1349 | |
| Lisa | McHugh | Ewing | NJ | 609-731-8028 | |
| John | Arlastic | Ewing | NJ | | Home Inspector / 10 rental homes |
| Jeane | | Ewing | NJ | 609-977-8745 | |
| Sally | Fe lix | Ewing | NJ | 609-530-0504 | NAP |
| Pegg | | Ewing | NJ | 609-882-9760 | |
| David | | Hightstown | NJ | | 4 Angie's List |
| Ed | McGennus | Allentown | NJ | 609-414-3982 | |
| Brice | | East Windsor | NI | 732-618-440! | |
| Patri | | Twin Rivers | NJ | 732-861-452 | |
| Ron | Wieman | Mt Holly | NJ | 609-560-756 | |
| Jim | Mullhand | Yardville | Ŋ | 609-203-020 | |
| Dr.A | ndrew Poulshock | Cherry Hill | NJ | 856-428-486 | 8 |
| | | | | | |
| C | ractors and Real | | | | |
| | | Howley Const | | PA | 610-715-7558 |
| John Chris | | | rt Construction | PA | 215-662-6549 |
| lusu | | Costello Cons | | ra Pa | 215-260-8055 |
| | cy Whosler | Wheeler Cons | | PA | 215-584-1847 |
| Jeff | Koval | Koval Constru | | N | 609-758-2534 |
| Carl | Mokkenhaup k Parker | Realtor / Land | | PA | 215-504-7558 |
| Nanc | | Realtor / land Realtor | LOCU | NJ PA | 610-322-1573 267-278-2511 |
| Mary | ** | Realtor | | PA & | |
| Amy | Worthington | Realtor | | N) | 609-647-8910 |
| Mari | | Realtor | | NÍ | 609-577-5595 |
| Rita | Chesley | Realtor | | PA | 215-868-2114 |
| | | | | | |

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Proactive Waterproofing - Crawispace Membranes - Mold Solutions - Rhino Carbon - Grip Tite Wall Anchors & Basement Finishing

Date: 2-16-2018 Survey Date: 2-16-2018 Install date 2-28-2018

Name: Janet Guarino / Laraine Conte Address: 78 Wilburtha Rd Ewing NJ

Email: Laraineconte@vahoo.com Contact: Laraine 609-571-8524 / Janet 609-306-8942

Herein referred to as owner, for contract work to be performed at premises set forth above, according to the following terms and specifications. All proposals are based on the homeowners description of the problem and their accomplish list. All work to be completed according to the standard practices. Our workers are fully covered by workinen's compensation insurance. Payment is to be made in full upon completion. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders, and will become an extra charge over and above the estimate. Premise: Waterproofing is a licensed contractor in both Pennsylvania PA047508 and New jersey, 13V105730200.

If your project is inclusive of installing an interior Sub Soil Pressure Relief System We will remove a section of floor (approximately 10 inches wider than the footer and to 10 inches deep) or according to depth and width specified by the manufacture, or design, around the perimeter of the basement floor or areas specified in the contract. These measurements can vary depending on the thickness of the floor and the size of the footer. Walls that exhibit hollow core blocks will have weeps holes installed at the bostom of the first course block or at the base of the foundation. Weep holes are drilled into every hollow core of the block and the mortar joint. Weeps holes are necessary to drain water from the block, into the pressure relief system. If cores are filled, our foreman will discuss needed design changes and extra charges with you. Seepage problems to a monolithic poured foundation will exhibit the same system, however we will build/form box ledge method back to the cove joint area. If you purchase a Santa Fe dehumidifier it will be connected to the sump pump management station. Installation of the system does not include painting, finishing corporatry, installing any electric work of replacement of floor life or corporating unless specified in this contract.

Basement > Relative Humidity 70.6%R/H Basement Temperature 68.1 degrees Time 3:30pm

obliem: Hydro Static Pressure Seepage — Visible Toxic Mold & Air bourn Mycotoxins - Efflorescence — Water trapped in block walls Scope of work to performed: Design a Proactive Dry all the time waterproofing Design / Disinfect Fungicide + Apply Antimicrobial Coating

Customer agrees to keep the driveway and parking area clear for parking of trucks and storage of materials.

- 1) Set-up Air Scrubber machine and containment to provide a proactive environment cover items in basement with Plastic shield
- 2) Foundation Waterproofing Solutions: Stage 20 yard dumpster > remove all contaminates / moldly items
- 3) Install 175 inft of Sub Soil 4" Double wall Interior ADS Pressure Relief System: (((all Basement walls)))
- 4) Our Team will open the trench 10 inches wider than the footer and dig to 10 inches deep (to create 2" gravity slope to the sump system
- 5) Install Trench Membrane to filter sediment deposits from entering the drainage pipe
- 6) Drill engineered weep holes in lower course block, to relieve capillary action
- 7) After the System is sloped, we will install the drainage pipe. Then back fill trench... with % washed stone then install a vapor barrier
- 8) Next, we will install Mira Drain Storm Flow panel at the cove joint at a 90 degree position / then Re-Concrete floor back to like kind
- 9) Install (2) Closed lid Jackel Sump pits > to reduce relative humidity and radon gas
- 10) Install (2) Sump Systems: Primary (1/3hp) Zoeller Sump Systems (2400 GPH) with 1 ½ inch Discharge line + Check Valves
- 11) Fundicide walls and celling with Fosters 40/80
- 12) Apply Fosters 20/45 Antimicrobial Coating (white) to foundations walls where exposed
- 13) Install (1) Santa Fe Classic dehumidification system with MERV 11 HEPA filter Air Filtration system
- 14) Install (4) Hydrophobic Polyurethane ZERT PORT crack Injections / Swap > for Thermal Armor
- 15) Broom Clean work area, Test System. Haut Dirt and Concrete Only Lifetime Transferable Warranty on Pressure Relief System!

THE THIS HOUR HOLD AND TOTAL AND LICED OF LESSON C. VOICE AND CO.

Cost \$ 21,000

Not included in this contract, but for future consideration:

| At | tention Product | tion Department, Pl | | ems for the above | project |
|-------|------------------|---------------------------|---------------------------|-----------------------|----------------------------|
| Y #55 | Use Drop Clothes | Yes Examine Footer | 175 Sub Soil Drainage Sys | 2 Mold & Radon Basin | 4 Crack Injections |
| | Negative Air Mac | Yes Drill Weep Holes | 175 Trench Membrane | 2 1/3 hp Zoeller Sump | Replacement windows |
| Yes | s Containment | Yes Disinfect & Fungicide | 175 Trench Vapor Barrier | 1 /2 hp Zoeller Sump | Grip Tite Wall Anchors |
| | Open Sheet rock | Mold Fogging | 175 Mira Drain Panel | 3/4 hpp Zoeller Sump | Under Pining |
| | Demo shelves | Thermal Armor | Surface Trench Drain | Pro Series Back Up | I-Beam supports |
| | Cut Studs | Yes Mold Paint EPA | Stair well Wrap | 1 ½ Discharge Line | 1 Santa Fe 2500 suft syste |
| L | 30 Yard Dumpster | Caliwell Mold Coating | Oil Tank Wrap | Burry Discharge | Vortex Floor Membrane |

Total Price of the Waterproofing Agreement with all discounts and coupons applied:

First Day Draw Payment 50%:

Balance due at completion Waterproofing:

\$ 25,000 Financing GreenSky

\$ 25,000 Includes all fees

\$ 25,000 Includes all fees

Projected Project Start Date Feb 28, 2018 Projected Project Completion 5 day or less

Terms and agreements:

Any delays caused by the weather, materials (damaged or late) labor disputes, municipal or county approvals, acts of war or acts of God will change the start and finish date a minimum of one day for every day lost to the above date. Any delays in receiving customer's deposit, schedule draw payments, change order payments will change the finish date a minimum of one day for every day lost to the above date. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders from the signing agent, and will become an extra charge over and above the original contract. All change orders need to be paid in full - before work begins.

WARRANTY:

Interior drainage systems/Sub-soil Pressure Relief Systems have a "life time" warranty against seepage and defect at the cove joint. Warranty is automatically transferable to all subsequent owners. Partial systems have a "limited warranty" to cover only the area in which the system was installed - against seepage and defect at the cove joint. Any wall cove joints(s) that have been omitted by the customer/signing agent have no warranty. Exterior Drainage systems have a 5 yr Warranty. We recommend repairing all structural issues and concerns when finishing your basement. Ask your Design Consultant for the most proactive design. Sump pump motors have a 1 year separate manufacture warranty against defect. Roughcasting has a 2 yr. Warranty. Santa Fe'Dehunidifiers' have a 1 year Factory Warranty, Grip-Tite Stabilization Pier's and Grip ZERT PORT Crack injection have a lifetime Transferable warranty. Tite Wall Anchors - See manufactures warranty. RHINO Carbon Fiber Wall Stabilizers Straps have life of the structure warranty - See manufactures warranty against defect: We don't warrant against malicious conduct or accidental tears, ruptures or vandalism to the Thermal Armor Vapor Barrier. However, repairs can be scheduled at a moderate cost.

Unforeseen Conditions: all though it is unlikely, some basement foundations—have been backfilled with construction debris, large amounts of concrete, shale, granite and houlders, or may exhibit an underground stream—which may prevent us from performing our—scope of work. With that said, Premier Waterproofing—reserves the right to cancel this contract upon opening the flaor should conditions exist which would prevent the installation of a Pressure Relief Systems and its components. Customer/signing agent agrees to hold Premier Waterproofing—harmless for any monetary value which may result from cancelation of this contract. Premier Waterproofing—will re-cement the floor to its original height and level before we leave the property; should this problem exist. Premier Waterproofing will refund your deposit within 30 days of the installation date. We look forward to exceeding your expectations.

Basements that have defective or damaged items: This agreement is based upon the ossumption where applicable that our installers will be able to remove any defective item without incident. When our installation team has access to all defective or damaged items, additional problems may become apparent and additional repairs and casts may be required. Premier Waterproofing cannot be held responsible for old corroded plumbing that may be leaking or may leak if disturbed, dangerous electrical problems or insufficient floor thickness or pre-existing wall and floor cracks. Premier Waterproofing cannot be held responsible or liable for existing code violations, required upgrades, or scope inclusions that may be required to be corrected or added by the construction code official, building inspector or their subordinates – if you haven't authorized us to do so, in this contract.

EXCLUSIONS: Premier Waterproofing,LLC does not warrant against conditions over which we have no control, such as, but not limited to: floods, water entering over the sill plate, window well seepage, frazen or clagged discharge lines, loss of power, unplugged sump motors, power autages, defective or burnout sump motors, battery back-up systems; We do not provide a warranty for floor or wall cracks that may leak - if they are not specified in the contract for repaired. Premier Waterproofing,LLC shall be held harmless for pre-existing structural damage, conditions of masonry, damages to buried oiled lines, backing up sewer systems, sealing pipes, condensation, porous or mud filled blocks from iron ore residue. Premier Waterproofing,LLC shall be held harmless for any damage caused by specialty contractors or tradesinen not affiliated with our company. We are not responsible and do not guarantee any damage to personal property or items in the basement.

Any holder of this contract is subject to all claims and defenses which the owner could assert against Premier Waterproofing.L.C. Recovery by owner or any successor of the owner under this contact shall not exceed amounts paid to Premier Waterproofing.L.C. Any unpaid balance due from the signing agent, owner or successor beyond the completion date is subject to a daily interest rate of 1.25% per day, in addition to, all legal fees. Any disputes, controversies or claims between Owner / Signing Agent and Premier Waterproofing.L.C. including but not limited to all statutory claims and all claims that arise from, or related to this contract, or the work to be performed by Premier Waterproofing shall be resolved by arbitration administered by the B.B.B. (Better Business Bureau) or legal consul in Bucks County, PA.

Owner's Acceptance The Owner(s) or Trustee upon signing this agreement represent(s) and warrants that they are the Owner(s) or Owners representative of the aforesaid premises and that they have read this agreement. The above prices, specifications, conditions and separate warranty are satisfactory and hereby accepted. You are authorized to do the work as specified. Customer's / Agent Authorization Sam Shear | Mike Winberg| X_ Design Consultants for Premier Waterproofing LLC 2-16-2018 _date___ sampar\$6@yahoo.com Right of Rescission YOU MAY CANCEL THIS AGREEMENT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER RECEIVING A COPY OF THIS AGREEMENT. IF YOU WISH TO CANCEL THIS AGREEMENT, YOU MUST EITHER: SEND A SIGNED & DATED WRITTEN NOTICE OF CANCELLATION BY REGISTERED OR CERTIFIED MAIL, RETURN RECIEPT REQUESTED; OR, FAX A COPY TO OUR OFFICE OF CANCELLATION TO: Premier Waterproofing 252 Walton Drive Morrisville PA 19067 1-215-295-6168 lanetguarino 118@comcast.com



LOAN APPLICATION ACKNOWLEDGMENT FORM

By signing below, I, the Borrower and Co-Borrower, if any, acknowledge the following:

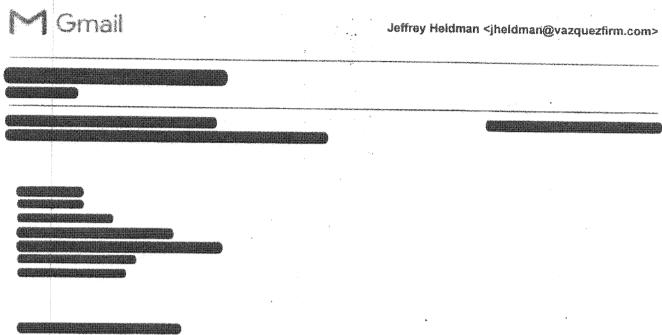
- 1. I completed and submitted an application for an installment loan with the GreenSky® Program; and
- 2. I received all disclosures associated with the loan application (available anytime at www.greensky.com/disclosures or upon request at service@greenskycredit.com or (866) 936-0602).

| Co-Borrower Signature | Co-Borrower Name | Date : |
|-----------------------|------------------|-------------|
| Barrower Signature | Borrower Name | Date |
| Janet Guarino | Janet Gua | MAD 2/22/18 |



Borrower Application Acknowledgment and Payment Authorization Certificate

| | | · . | , | | | |
|---|--|---|---|---|--|--|
| Borrower(s) Name(s): _ | Janet G | -varino | Date: _2/2 | 22/18 | | |
| Address: 118 Cros | swicks st c | ity: <u>Bordenta</u> | <u>₩n</u> State: <u>N</u> Zip: <u>O</u> S | 7505 | | |
| Plan Number: 1442 | Application ID: | Merchan | | | | |
| Card Account Number (| last 8 digits): | | _Exp. Date: | | | |
| | | | C | - > | | |
| | Payı | ment Authorization | Schedule | | | |
| | Amount | Authorization Date | Project completion stage | Borrower(s) Initials | | |
| Payment/Transaction | \$ 25,000 | 2-22-18 | | | | |
| o For Final Paymer | ıt: Signed proof of pro | ject completion to be pr | ovided to GreenSky upon r | equest. | | |
| ("Lender") and a 3. Authorize the pa 4. Instruct our Lend | gree to be bound by the schedule of the schedu | he Terms and Conditior le above subject to mut ceeds of the GreenSky ^e | s of the Agreement; ually agreed upon completi | specified on the Agreement on of project stage; fied above in the Amount(s) | | |
| • | er(s) of the Agreemer | nt and the authorization | | a purchase will constitute the transaction as identified | | |
| _ | | | ture: Janet L | llarino | | |
| Co-Borrower Printed Name: Signature: | | | | | | |
| Ces to | m 866-9. | 36-060 , nect | 188 Cros Gu 2 Bo | Swiek St. 2 floor Arind 118 e Come A Lev Eff. 08/01/17 | | |



From: "winbergmike@aol.com" <winbergmike@aol.com>
To: laraineconte@yahoo.com <Laraineconte@yahoo.com>

Cc: "janetguarino118@yahoo.com" <janetguarino118@yahoo.com>; "sampar56@yahoo.com"

<sampar56@yahoo.com>

Sent: Sunday, March 4, 2018, 02:24:27 PM EST

Subject: Premier Waterproofing

Janet, Terri and Laraine,

Thank you again for your business. And Thank you so much for your patience with GreenSky - as well as your time on the phone with Sam, working out all the details of processing the payment.

Just to clarify the amount of your project, the bank fees and credit cards processing amounts:

GreenSky only offers one plan without bank fees. The plan is called 9999. Meaning the interest rate is 9.99% for 84 months. With that said your monthly payment would have been \$455.38 for 84 months.

Janet, Terri and laraine requested a low interest loan with an affordable payment option af 2.99% (plan1442) for 144 months.

The bank fee for a 2.99% interest rate is 18 precent of the project amount (\$21,000) = \$3,780 a one time bank fee.

The bank fee has no effect of the interest to be paid back on the loan amount and

term. It is a one time fee to buy down on the interest rate only.

Contract over view:

The project amount is

\$21,000

The bank fee for 2.99% is

18% of the project amount \$ 3,780

Credit card Processing fee

\$ 750

total

\$ 25,530

The authorization credit card amount to Premier Waterproofing is \$25,000 to be processed.

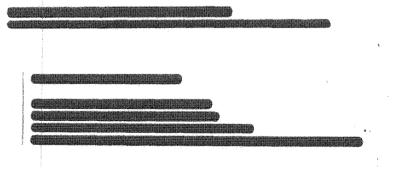
3% of the

Premier Waterproofing will incur the bank fee obligation payment to GreenSky in the amount of \$\$3,780 ... when invoiced from GreenSky.

If you have any questions or concerns, please contact Mike at 609-964-8008.

Kind regards,
Mike W & Sam S
Premier Waterproofing,LLC
215-295-7417 Office
609-964-8008 Mike's Cell
www.premierwaterproofing.com

laraine Conte 78 Wilburtha Rd Ewing NJ 609-883-8624.pdf



Case 3:20-cv-16458-ZNQ-TJB Document 20-3 Filed 10/01/21 Page 22 of 31 PageID: 518

PREMIER WATERPROOFING, LLC

Proactive Waterproofing - Crawispace Membranes - Mold Solutions - Rhino Carbon - Grip Tite Wall Anchors & Basement Finishing

Date: 2-16-2018 Survey Date 2-16-2018 Install date 2-28-2018

Name: Janet Guarino / Laraine Conte Address: 78 Wilburtha Rd Ewing NJ

Email: Laraineconte@vahoo.com Contact: Laraine 609-571-8524 / Janet 609-306-8942

Herein referred to as owner, for contract work to be performed at premises set forth above, according to the following terms and specifications. All proposals are based on the homeowners description of the problem and their accomplish list. All work to be completed according to the standard practices. Our workers are fully covered by workmen's compensation insurance. Payment is to be made in full upon completion. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders, and will become an extra charge over and above the estimate. Premier Waterproofing is a licensed contractor in both Pennsylvania PA047568 and New Jersey, 13V1105770200.

If your project is inclusive of Installing an interior Sub Soil Pressure Relief System We will remove a section of floor (approximately 10 inches wider than the footer and to 10 inches deep) or according to depth and width specified by the manufacture, or design, around the perimeter of the basement floor or areas specified in the contract. These measurements can vary depending on the thickness of the floor and the size of the footer. Walls that exhibit hollow core blocks will have weeps holes installed at the bottom of the first course block or at the base of the foundation. Weep holes are dilled into every hollow core of the block and the mortar joint. Weeps holes are necessary to drain water from the block, into the pressure relief system. If cores are filled, our foreman will discuss needed design changes and extra charges with you. Seepage problems to a monolithic poured foundation will exhibit the same system, however we will build/form box ledge method back to the cove joint area. If you purchase a Santa Fe dehumidifier it will be connected to the sump pump management station. Installation of the system does not include painting, finishing carpentry, installing, any electric work or replacement of floor ille at carpeting unless specified in this contract.

Basement > Relative Humidity 70.6%R/H Basement Temperature 68.1 degrees Time 3:30pm

obiem: Hydro Static Pressure Seepage — Visible Toxic Mold & Air bourn Mycotoxins - Efflorescence — Water trapped in block walls Scope of Work to performed: Design a Proactive Dry all the time waterproofing Design / Disinfect Fungicide + Apply Antimicrobial Coating

Customer agrees to keep the driveway and parking area clear for parking of trucks and storage of materials.

- 1) Set-up Air Scrubber machine and containment to provide a proactive environment cover items in basement with Plastic shield
- 2) Foundation Waterproofing Solutions: Stage 20 yard dumpster > remove all contaminates / moldly items
- 3) Install 175 inft of Sub Soil 4" Double wall Interior ADS Pressure Relief System: (((all Basement walls)))
- 4) Our Team will open the trench 10 inches wider than the footer and dig to 10 inches deep (to create 2" gravity slope to the sump system
- 5) Install Trench Membrane to filter sediment deposits from entering the drainage pipe
- 6) Drill engineered weep holes in lower course block, to relieve capillary action
- 7) After the System is sloped, we will install the drainage pipe. Then back fill trench... with ¾ washed stone then install a vapor barrier
- 8) Next, we will install Mira Drain Storm Flow panel at the cove joint at a 90 degree position / then Re-Concrete floor back to like kind
- 9) Install (2) Closed lid Jackel Sump pits > to reduce relative humidity and radon gas
- 10) Install (2) Sump Systems: Primary (1/3hp) Zoeller Sump Systems (2400 GPH) with 1 1/2 inch Discharge line + Check Valves
- 11) Fungicide walls and ceiling with Fosters 40/80
- 12) Apply Fosters 20/45 Antimicrobial Coating (white) to foundations walls where exposed
- 13) Install (1) Santa Fe Classic dehumidification system with MERV 11 HEPA filter Air Filtration system
- 14) Install (4) Hydrophobic Polyurethane ZERT PORT crack Injections / Swap > for Thermal Armor
- 15) Broom Clean work area, Test System. Haul Dirt and Concrete Only -

Lifetime Transferable Warranty on Pressure Relief System!

Cost \$ 21,000

Not included in this contract, but for future consideration:

| | Att | ention Product | ion Department, Pl | ease stage these it | ems for the above | project |
|-------|-----|------------------|---------------------------|---------------------------|-----------------------|----------------------------|
| 1 | Yes | Use Drop Clothes | Yes Examine Proter | 175 Sub Soil Drainage Sys | 2 Mold & Radon Basin | 4 Crack Injections |
| - | | Negative Air Mae | Ves Drill Weep Holes | 175 Trench Membrane | 2 1/3 hp Zoeller Sump | Replacement windows |
| | Yes | Containment | Yes Disintect & Fungicide | 175 Trench Vapor Barrier | 1/2 hp Zoeller Sump | Grip Tite Wall Anchors |
| 1 | | Open Sheet rock | Mold Fogging | 175 Mira Drain Panel | 3/4 hpp Zoeller Sump | Under Pining |
| | · | Demo shelves | Thermal Armor | Surface Trench Drain | Pro Series Back Up | I-Beam supports |
| į. | | Cut Studs | Yes Mold Paint EPA | Stair well Wrap | 1 1/2 Discharge Line | 1 Santa Fe 2500 sqit syste |
| on of | | 30 Yard Dumpster | Caliwell Mold Coating | Oil Tank Wrap | Burry Discharge | Vortex Floor Membrane |

Total Price of the Waterproofing Agreement with all discounts and coupons applied: \$ 25,000 Financing GreenSky

First Day Draw Payment 50%: \$

Balance due at completion Waterproofing: \$ 25,000 Includes all fees

23,000 mondes an rees

\$25,000

Projected Project Start Date Feb 28, 2018 Projected Project Completion 5 day or less

Terms and agreements:

Any delays caused by the weather, materials (damaged or late) labor disputes, municipal or county approvals, acts of war or acts of God will change the start and finish date a minimum of one day for every day lost to the above date. Any delays in receiving customer's deposit, schedule draw payments, change order payments will change the finish date a minimum of one day for every day lost to the above date. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders from the signing agent, and will become an extra charge over and above the original contract. All change orders need to be paid in full - before work begins.

WARRANTY

Interior drainage systems/Sub-soil Pressure Relief Systems have a" life time" warranty against seepage and defect at the cove joint. Warranty is automatically transferable to all subsequent owners. Partial systems have a "limited warranty" to cover only the area in which the system was installed orgainst seepage and defect at the cove joint. Any wall cove joints(s) that have been omitted by the customer/signing agent have no warranty. Exterior Drainage systems have a 5 yr Warranty. We recommend repairing all structural issues and concerns when finishing your basement. Ask your Design Consultant for the most proactive design. Sump pump motors have a 1 year separate manufacture warranty against defect. Roughcasting has a 2 yr. Warranty. Sonta Fe'Dehumidifiers' have a 1 year Factory Warranty. Grip-Tite Stabilization Pier's and Grip ZERT PORT Crack injection have a lifetime Transferable warranty. Tite Wall Anchors — See manufactures warranty. RHINO Carbon Fiber Wall Stabilizers Straps have life of the structure warranty - See manufactures warranty. Antimicrobial costing — see manufacture warranty. Thermal Armor has a 5 year limited warranty against defect. We don't warrant against malicious conduct or accidental tears, ruptures or vandalism to the Thermal Armor Vapor Barrier. However, repairs can be scheduled at a moderate cost.

Unforeseen Conditions: all though it is unlikely, some bosement foundations—have been backfilled with construction dehris, large amounts of concrete, shale, granite and houlders, or may exhibit an underground stream—which may prevent us from performing our scope of work. With that said, Premier Waterproofing reserves the right to cancel this contract upon opening the floor should conditions exist which would prevent the installation of a Pressure Relief Systems and its components. Customer/signing agent agrees to hold Premier Waterproofing harmless for any monetary value which may result from cancelation of this contract. Premier Waterproofing will re-cement the floor to its original height and level before we leave the property; should this problem exist. Premier Waterproofing will refund your deposit within 30 days of the installation date. We look forward to exceeding your expectations.

Basements that have defective or damaged items: This agreement is based upon the assumption where applicable that our installers will be able to remove any defective item without incident. When our installation team has access to all defective or damaged items, additional problems may become apparent and additional repairs and costs may be required. Premier Waterproofing cannot be held responsible for old corroded plumbing that may be leaking or may leak if disturbed, dangerous electrical problems or insufficient floor thickness or pre-existing wall and floor cracks. Premier Waterproofing cannot be held responsible or liable for existing code violations, required upgrades, or scope inclusions that may be required to be corrected or added by the construction code official, building inspector or their subordinates - if you haven't authorized is to do so, in this contract.

EXCLUSIONS: Premier Waterproofing,LLC does not warrant against conditions over which we have no control, such as, but not limited to: floods, water entering over the sill plate, window well seepage, frozen or clagged discharge lines, loss of power, unplugged sump motors, power outages, defective or burnout sump motors, battery back-up systems. We do not provide a warranty for floor or wall cracks that may leak - if they are not specified in the contract for repaired. Premier Waterproofing,LLC shall be held harmless for pro-existing structural damage, conditions of masamry, damages to buried oiled lines, backing up sewer systems, sealing pipes, condensation, porous or mud filled blocks from iron ore residue. Premier Waterproofing,LLC shall be held harmless for any damage caused by specialty contractors or tradesmen not affiliated with our company. We are not responsible and do not guarantee any damage to personal property or items in the basement.

Any holder of this contract is subject to all claims and defenses which the owner could assert against Premier Waterproofing, LLC. Recovery by owner or any successor of the owner under this contact shall not exceed amounts paid to Premier Waterproofing, LLC. Any unpaid balance due from the signing agent, owner or successor beyond the completion date is subject to a daily interest rate of 1.25% per day, in addition to, all legal fees. Any disputes, controversies or claims between Owner / Signing Agent and Premier Waterproofing, LLC, including but not limited to all statutory claims and all claims that arise from, or related to this contract, or the work to be performed by Premier Waterproofing shall be resolved by arbitration administered by the B.B.B. (Better Business Bureau) or legal consul in Bucks County, PA.

My e mail is: quarino118@comcast.net

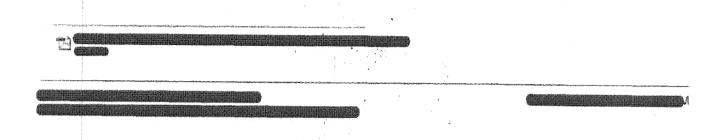
I was using your first and last name. My apologies. Sorry for interrupting.

3/4/18, 4:00 PM

I read through your e-mail and now everything makes sense to me. Thank you for explaining it to me. I also thank you for getting that loan for me. There was a lot going on and to understand that day. I do truly appreciate it. Janet

You are very welcome





From: <winbergmike@aol.com>
Subject: Premier Waterproofing

Date: March 15, 2018 at 12:35:12 PM EDT

To: "laraineconte@yahoo.com" <Laraineconte@yahoo.com>
Co: "guarino118@comcast.net" <guarino118@comcast.net>

Laraine & Jane,

.....

Please find attached, a receipt of your contract, paid in full through GreenSky Financial. Thank you for your business.

Kind regards, Mike W, Jim R & Sam S Premier Waterproofing,LLC 215-295-7417 Office 609-964-8008 Mike's Cell www.premierwaterproofing.com

laraine Conte 78 Wilburtha Rd Ewing NJ 609-883-8624.pdf

Case 3:20-cv-16458-ZNQ-TJB Document 20-3 Filed 10/01/21 Page 29 of 31 PageID: 525

PREMIER WATERPROOFING, LLC

Proactive Waterproofing - Crawispace Membranes - Mold Solutions - Rhino Carbon - Grip Tite Wall Anchors & Basement Finishing

Date: 2-16-2018

Name: Janet Guarino / Laraine Conte

Email: Laraineconte@vahoo.com

Survey Date: 2-16-2018 Install date 2-28-2018

Address: 78 Wilburtha Rd Ewing NJ

Contact: Laraine 609-571-8524 / Janet 609-306-8942

Herein referred to as owner, for contract work to be performed at premises set forth above, according to the following terms and specifications. All proposals are based on the homeowners description of the problem and their accomplish list. All work to be completed according to the standard practices. Our workers are fully covered by workmen's compensation insurance. Payment is to be made in full upon completion. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders, and will become an extra charge over and above the estimate. Premier Waterproofing is a licensed contractor in both Pennsylvania PA047568 and New Jersey 13V1195770300.

If your project is inclusive of installing an interior Sub Soil Pressure Relief System We will remove a section of floor (approximately 10 inches wider than the footer and to 10 inches deep) or according to depth and width specified by the manufacture, or design, around the perimeter of the basement floor or areas specified in the contract. These measurements can vary depending on the thickness of the floor and the size of the footer. Walls that exhibit hollow core blocks will have weeps holes installed at the bottom of the first course block or at the base of the foundation. Weep holes are drilled into every hollow core of the block and the mortar joint. Weeps holes are necessary to drain water from the block, into the pressure relief system. If cores are filled, our foreman will discuss needed design changes and extra charges with you. Seepage problems to a monolitic poured foundation will exhibit the same system, however we will build/form box ledge method back to the cove joint area. If you purchase a Santa Fe dehumidifier it will be connected to the sump pump management station. Installation of the system does not include painting, finishing corpentry, installing any electric work, or replacement of floor tile or corpeting unless specified in this contract.

Basement > Relative Humidity 70.6%R/H Basement Temperature 68.1 degrees Time 3:30pm

Scope of work to performed: Design a Proactive Dry all the time waterproofing Design / Disinfect Fungicide + Apply Antimicrobial Coating

Customer agrees to keep the driveway and parking area clear for parking of trucks and storage of materials.

- 1) Set-up Air Scrubber machine and containment to provide a proactive environment cover items in basement with Plastic shield
- 2) Foundation Waterproofing Solutions: Stage 20 yard dumpster > remove all contaminates / moldly items
- 3) Install 175 Inft of Sub Soil 4" Double wall Interior ADS Pressure Relief System: (((all Basement walls)))
- 4) Our Team will open the trench 10 inches wider than the footer and dig to 10 inches deep (to create 2" gravity slope to the sump system
- 5) Install Trench Membrane to filter sediment deposits from entering the drainage pipe
- 6) Drill engineered weep holes in lower course block, to relieve capillary action
- 7) After the System is sloped, we will install the drainage pipe. Then back fill trench... with ¾ washed stone then install a vapor barrier
- 8) Next, we will install Mira Drain Storm Flow panel at the cove joint at a 90 degree position / then Re-Concrete floor back to like kind
- 9) Install (2) Closed lid Jackel Sump pits > to reduce relative humidity and radon gas
- 10) Install (2) Sump Systems: Primary (1/3hp) Zoeller Sump Systems (2400 GPH) with 1 1/2 inch Discharge line + Check Valves
- 11) Fundicide walls and ceiling with Fosters 40/80
- 12) Apply Fosters 20/45 Antimicrobial Coating (white) to foundations walls where exposed
- 13) Install (1) Santa Fe Classic dehumidification system with MERV 11 HEPA filter Air Filtration system
- 14) Install (4) Hydrophobic Polyurethane ZERT PORT crack Injections / Swap > for Thermal Armor
- 15) Broom Clean work area. Test System. Haul Dirt and Concrete Only-

Lifetime Transferable Warranty on Pressure Relief System!

Cost \$ 25,000

| Αı | tention Product | ion Department: Pl | ease stage these it | ems for the above | project |
|-------------|------------------|---------------------------|---------------------------|-----------------------|----------------------------|
| Ves | Use Drop Clothes | Ves Examine Footer | 175 Sub Soil Drainage Sys | 2 Mold & Radon Basin | 4 Crack Injections |
| | Negative Air Mac | Yes Drill Weep Holes | 175 Trench Membrane | 2 1/3 hp Zoeller Sump | Replacement windows |
| Yes | Contaminent | Yes Disinfect & Fungionic | 175 Trenes Yapor Barrier | 1/2 hp Zoetter Sump | Grip Tite Wall Auchors |
| dana amin'n | Open Sheet rook | Mold Fossios | 175 Wira Drain Panel | 3/4 hpp Zoeller Sump | Under Pining |
| | Demo shelves | Thermal Armor | Surface Trench Drain | Pro Series Back Up | I-Beam supports |
| | Cut Studs | Yes Mold Paint EPA | Stair well Wrap | 1 ½ Discharge Line | 1 Santa Fc 2500 sqft syste |
| | 30 Yard Dumpster | Caliwell Mold Coating | Oil Tank Wrap | Burry Discharge | Vortex Floor Membrane |

Total Price of the Waterproofing Agreement with all discounts and coupons applied:

First Day Draw Payment 50%:

25,000 Financing GreenSky

Balance due at completion Waterproofing:

25,000 Paid In Full

This project has been paid in full through GreenSky Financial. Application # 1802221794 / (Acct 549-269-3165-550902)

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Projected Project Start Date Feb 28, 2018 Projected Project Completion 5 day or less

Terms and agreements:

Any delays caused by the weather, materials (damaged or late) labor disputes, municipal or county approvals, octs of war or acts of God will change the stort and finish date a numinum of one day for every day lost to the above date. Any delays in receiving customer's deposit, schedule draw payments, change order payments will change the finish date a minimum of one day for every day lost to the above date. Any alterations or deviations from the specifications involving extra cost will be executed only upon written orders from the signing agent, and will become an extra charge over and above the original contract. All change orders need to be paid in full - before work begins.

WARRANTY:

Interior drainage systems/Sub-sail Pressure Relief Systems have a" life time" warranty against seepage and defect at the cove joint. Warranty is automatically transferable to all subsequent owners. Partial systems have a "limited warranty" to cover only the area in which the system was installed - against seepage and defect at the cove joint. Any wall cover joints(s) that have been omitted by the customer/signing agent have no warranty. Exterior Drainage systems have a 5 yr Warranty. We recommend repairing all structural issues and cancerns when finishing your basement. Ask your Design Consultant for the most proactive design. Sump pump motors have a 1 year separate manufacture warranty against defect. Roughcasting has a 2 yr. Warranty. Santa Fe'Dehumidifiers' have a 1 year Factory Warranty. Grip-Tite Stabilization Pier's and Grip ZERT PORT Crack injection have a lifetime Transferable warranty. Tite Wall Anchors — See manufactures warranty. RitINO Carbon Fiber Wall Stabilizers Straps have life of the structure warranty - See manufactures warranty. Antimicrobial costing — see manufacture warranty. Thermal Armor has a 5 year limited warranty against defect: We don't warrant against malicious conduct or accidental tears, ruptures or vandalism to the Thermal Armor Vapor Barrier. However, repairs can be scheduled at a moderate

Unterescen Conditions: all though it is unlikely, some basement foundations—have been backfilled with construction debris, large amounts of concrete, shale, granite and boulders, or may exhibit an underground stream—which may prevent us from performing our scape of work. With that said, Premier Waterproofing reserves the right to cancel this contract upon opening the floor should conditions exist which would prevent the installation of a Pressure Relief Systems—and its components. Customer/signing agent agrees to hold Premier Waterproofing—harmless for any monetary value which may result from cancelation of this contract. Premier Waterproofing—will re-cement the floor to its original height and level before we leave the property; should this problem exist. Premier Waterproofing will refund your deposit within 30 days of the installation date. We look forward to exceeding your expectations.

Basements that have defective or damaged items: This agreement is based upon the assumption where applicable that our installers will be able to remove any defective item without incident. When our installation team has access to all defective or damaged items, additional problems may become apparent and additional repairs and costs may be required. Premier Waterproofing cannot be held responsible for oid corroded plumbing that may be leaking or may leak if disturbed, dangerous electrical problems or insufficient floor thickness or pre-existing wall and floor cracks. Premier Waterproofing cannot be held responsible or liable for existing code violations, required upgrades, or scope inclusions that may be required to be corrected or added by the construction code official, building inspector or their subordinates – if you haven't authorized us to do so, in this contract.

EXCLUSIONS: Premier Waterproofing,LLC does not warrant against conditions over which we have no control, such as, but not limited to: floods, water entering over the stil plate, window well seepage, frozen or clagged discharge lines, loss of power, unplugged sump motors, power outages, defective or burnout sump motors, bottery backup systems. We do not provide a warranty for floor or wall cracks that may leak - if they are not specified in the contract for repaired. Premier Waterproofing,LLC shall be held harmless for pre-existing structural damage, conditions of masonry, damages to buried olled lines, backing up sewer systems, sealing pipes, condensation, porous or mud filled blocks from iron ore residue. Premier Waterproofing,LLC shall be held harmless for any damage caused by specialty contractors or tradesmen not affiliated with our company. We are not responsible and do not guarantee any damage to personal property or items in the basement.

Any holder of this contract is subject to all claims and defenses which the owner could assert against Premier Waterproofing,LLC. Recovery by owner or any successor of the owner under this contact shall not exceed amounts paid to Premier Waterproofing.LLC. Any unpaid balance due from the signing agent, owner or successor beyond the completion date is subject to a daily interest rate of 1.25% per day, in addition to, all legal fees. Any disputes, controversies or claims between Owner / Signing Agent and Premier Waterproofing,LLC, including but not limited to all statutory claims and all claims that arise from, or related to this contract, or the work to be performed by Premier Waterproofing shall be resolved by arbitration administered by the B.B.B. (Better Business Bureau) or legal consul in Bucks County, PA.

| Owner's Acceptance | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
| The Owner(s) or Trustee upon signing this agreement represent(s) and warrants that they are the Owner(s) or Owners representative of the aforesaid premises and | | | | | | |
| that they have read this agreement. The above prices, specifications, conditions and separate warranty are satisfactory and hereby accepted. You are authorized to do the | | | | | | |
| work as specified. | | | | | | |
| date | | | | | | |
| Xdatedate | | | | | | |
| Customer's / Agent Authorization | | | | | | |
| | | | | | | |
| Sam Shear Mike Winberg 2-16-2018 | | | | | | |
| X date | | | | | | |
| Design Consultants for Premier Waterproofing LLC <u>sampar56@vahoo.com</u> | | | | | | |
| Right of Rescission | | | | | | |
| YOU MAY CANCEL THIS AGREEMENT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER RECEIVING | | | | | | |
| A COPY OF THIS AGREEMENT. IF YOU WISH TO CANCEL THIS AGREEMENT, YOU MUST EITHER: | | | | | | |
| SEND A SIGNED & DATED WRITTEN NOTICE OF CANCELLATION BY REGISTERED OR CERTIFIED MAIL, RETURN RECIEPT REQUESTED; OR, FAX A COPY TO OUR OFFICE OF CANCELLATION TO: Premier Waterproofing 252 Walton Drive Morrisville PA 19067 1-215-295-6168 | | | | | | |
| Condition of the Charles and the state of th | | | | | | |
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| Guarino118@comcast.net | | | | | | |
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